

CLAIMS

1/ An insurance method comprising the following steps:

- establishing a contract between a client to be insured and an insurer ready to insure the client against possible claims, in which contract the client pays the insurer an initial sum covering at least the costs of insurance over a predetermined duration;
- investing at least a portion of said initial sum so that the invested sum earns income; and
- at the end of the said predetermined duration, reimbursing the client with a sum that is a function of the income earned by the investment made by the insurer and of the claims the insurer has had to indemnify during said predetermined duration.

15 2/ An insurance method according to claim 1, in which the sum reimbursed to the client corresponds, at least if there is no claim, at least to a major fraction of the income earned by the investment.

20 3/ An insurance method according to claim 2, in which the sum reimbursed to the client corresponds to all of the income earned by the investment.

25 4/ An insurance method according to claim 1, in which the investment is at a guaranteed minimum rate.

30 5/ An insurance method according to claim 1, in which the client is given the option of signing an addition to the contract while it is in force to enable the client to pay in an additional sum in the event of the insured risk increasing.

35 6/ An insurance method according to claim 1, in which the client is given the option of signing an addition to the contract while it is in force to enable the client to withdraw a sum in the event of the risk decreasing.

7/ An insurance method according to claim 1, in which the predetermined duration is longer than a determined duration set by legislation and enabling a tax advantage

5 to be obtained.

8/ An insurance method according to claim 1, in which the reimbursement is made in the form of a lump sum.

10 9/ An insurance method according to claim 1, in which the reimbursement is made in the form of an annuity.

10/ An insurance method according to claim 1, in which the risks covered by the insurer concern property

15 selected from the following list: vehicles, in particular cars, belonging to or used by the client; boats; other leisure property; real property belonging to the client and/or occupied by the client; professional property.

20 11/ An insurance method according to claim 1, in which the initial sum paid by the client is greater than the total of the premiums paid in advance.

12/ An insurance method according to claim 1, characterized by the fact that the initial sum paid by the client is less than the total of the premiums due during the period of the contract, with at least a fraction of the earnings being used to pay at least a fraction of the premiums.

30 13/ A method according to claim 1, in which the duration of the contract is longer than one year.

14/ A method according to claim 1, characterized by the

35 fact that the client is given the option of a plurality of contract durations, long duration contracts being more

advantageous than short duration contracts in terms of the returns that can be obtained.

15/ A method according to claim 1, characterized by the
5 fact that the insurer makes a present to the client of at least a portion of the costs of insurance in the absence of any claim.

10 16/ A method according to claim 1, in which the client is an insurance company seeking to reinsurance with another insurance company.

15 17/ A method of insuring apparatus for locomotion on land, in the air, or at sea, the method comprising the following steps:

- a) paying to the insurer in addition to the purchase or rental of the vehicle, a sum that is greater than or equal to the cost of insurance during a predetermined period;
- 20 b) investing at least a fraction of the sum paid by the client in an investment selected so that the income earned by the investment compensates for the cost of insurance in the absence of a claim; and
- 25 c) returning to the client, in the absence of a claim, and at the end of said predetermined period, at least said initial sum.

30 18/ A method according to claim 17, in which at least a portion of the initial sum paid by the client to the insurer is deducted from the amount of VAT due for the purchase of the vehicle, and in which at least a portion of the income earned by the investment is for obtaining an additional retirement pension.

35 19/ A system for issuing an insurance policy, the system comprising:

- means for inputting the duration of the contract;

· means for inputting the nature of the property to be insured;

5 · means for calculating, where appropriate, the total of the premiums due during the duration of the contract, as a function of the nature of the property to be insured;

· means for inputting the amount of an initial sum paid by a client;

10 · means for delivering information relating to the earnings that can be made to the advantage of the client by an investment relating to at least a fraction of the initial sum and made by the insurer; and

15 · means for printing an insurance policy including at least the duration of the contract, the amount of the initial sum paid by the client, the nature of the property, and information relating to the income that can be earned by said investment.

20/ An insurance policy comprising:

20 · a contract duration;
· the amount of an initial sum paid by the client;
· the nature of the property insured; and
· information relating to the income that can be earned to the benefit of the client by an investment relating to at least a fraction of the initial sum paid by the client.